

**Information to identify the case:**

Debtor 1	<b>Debra Terri Cataldo</b>	Social Security number or ITIN	xxx-xx-9012
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-24665-CMB			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Debra Terri Cataldo

12/28/22

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Debra Terri Cataldo  
Debtor

Case No. 16-24665-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 28, 2022

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2022:

Recip ID	Recipient Name and Address
db	+ Debra Terri Cataldo, 632 Penny Drive, Pittsburgh, PA 15235-4243
cr	+ BANK OF AMERICA, N.A., 16001 N. Dallas Pkwy, Addison, TX 75001-3311
14351011	GOAL STRUCTURED SOLUTIONS TR 2015-1 on behalf of, United Student Aid Funds., Navient Solutions, Inc. on behalf of, United Student Aid Funds, Inc, Attn: Bankruptcy Litigation Unit E3149 PO Box 9500, Wilkes Barre, PA 18773-9500
15176840	U.S. BANK, NATIONAL ASSOCIATION, ET.AL., Bank of America, PO BOX 31785, Tampa FL 33631-3785

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 29 2022 04:44:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 28 2022 23:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 29 2022 04:44:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 28 2022 23:50:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Dec 28 2022 23:50:00	GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison, WI 53708
cr	EDI: BANKAMER.COM	Dec 29 2022 04:44:00	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	EDI: BANKAMER.COM	Dec 29 2022 04:44:00	Bank of America, N.A., U.S. BANK, NATIONAL ASSOCIATION, AS SUCC, PO BOX 31785, TAMPA, FL 33631-3785
cr	+ Email/Text: blegal@phfa.org	Dec 28 2022 23:50:00	Pennsylvania Housing Finance Agency/HEMAP, 211 N. Front Street PO BOX 15206, Harrisburg, PA 17105-5206
14337827	Email/Text: bncnotifications@pheaa.org	Dec 28 2022 23:50:00	ACS/Education Services, c/o Conduent Business Services, P. O. Box 2461, Harrisburg, PA 17105-2461
14808404	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Dec 28 2022 23:50:00	United Student Aid Funds, Inc (USAF), 2501 International Lane, Madison, WI 53704
14366677	EDI: AIS.COM	Dec 29 2022 04:44:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14337828	+ EDI: BANKAMER.COM		

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Dec 28, 2022

Form ID: 3180W

Total Noticed: 20

		Dec 29 2022 04:44:00	Bank Of America, NC4-105-03-14, P. O. Box 26012, Greensboro, NC 27420-6012
14415232	+ Email/Text: kburkley@bernsteinlaw.com		
		Dec 28 2022 23:50:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14917735	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org		
		Dec 28 2022 23:50:00	GLHEC & Aff: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961
14337829	+ Email/Text: blegal@phfa.org		
		Dec 28 2022 23:50:00	PA Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
14353627	Email/Text: blegal@phfa.org		
		Dec 28 2022 23:50:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17101
14395756	EDI: BANKAMER.COM		
		Dec 29 2022 04:44:00	U.S. BANK, NATIONAL ASSOCIATION, et. al., C/O BANK OF AMERICA, N.A., PO BOX 31785, Tampa, FL 33631-3785
14337830	EDI: VERIZONCOMB.COM		
		Dec 29 2022 04:44:00	Verizon, P. O. Box 25505, Lehigh Valley, PA 18002-5505

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bank of America, N.A.
cr		Duquesne Light Company
cr		U.S. BANK, NATIONAL ASSOCIATION, AS SUCCESSOR TRUS
cr		US Bank National Association,etal
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., U.S. Bank, National Association, As Succ, PO BOX 31785, TAMPA, FL 33631-3785
14391367	*P++	PENNSYLVANIA HOUSING FINANCE AGENCY, 211 NORTH FRONT STREET, HARRISBURG PA 17101-1406, address filed with court:, PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17101

TOTAL: 4 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 30, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE TO BANK OF AMERICA, N.A. AS SUCCESSOR TO LASALLE BANK, N.A., AS TRUSTEE FO R THE STRUCTURED ASSET INVESTMENT LOAN

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Dec 28, 2022

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TRUST, MORTGAGE PASS-THRO UGH CE bnicholas@kmlawgroup.com

David A. Colecchia

on behalf of Debtor Debra Terri Cataldo colecchia542@comcast.net  
dcolecchia@my-lawyers.us;sshipley@my-lawyers.us;skerr@my-lawyers.us;jschantz@my-lawyers.us;rjuliano@my-lawyers.us;tk  
onop@my-lawyers.us

David A. Colecchia

on behalf of Plaintiff Debra Terri Cataldo colecchia542@comcast.net  
dcolecchia@my-lawyers.us;sshipley@my-lawyers.us;skerr@my-lawyers.us;jschantz@my-lawyers.us;rjuliano@my-lawyers.us;tk  
onop@my-lawyers.us

Jeremy J. Kobeski

on behalf of Creditor US Bank National Association etal pawb@fedphe.com, mcpupec@grenenbirsic.com

Jodi L. Hause

on behalf of Creditor Bank of America N.A. jodi.hause@phelanhallinan.com, pawb@fedphe.com

Leon P. Haller

on behalf of Defendant Pennsylvania Housing Finance Agency lhaller@pkh.com  
khousman@pkh.com;dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com

Leon P. Haller

on behalf of Creditor Pennsylvania Housing Finance Agency/HEMAP lhaller@pkh.com  
khousman@pkh.com;dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com

Leon P. Haller

on behalf of Creditor Pennsylvania Housing Finance Agency Homeowner's Emergency Mortgage Assistance Program  
lhaller@pkh.com khousman@pkh.com;dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com

Maria Miksich

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE TO BANK OF AMERICA, N.A.  
AS SUCCESSOR TO LASALLE BANK, N.A., AS TRUSTEE FO R THE STRUCTURED ASSET INVESTMENT LOAN  
TRUST, MORTGAGE PASS-THRO UGH CE mmiksich@kmlawgroup.com

Mario J. Hanyon

on behalf of Creditor US Bank National Association etal wbecf@brockandscott.com, mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Thomas Song

on behalf of Creditor US Bank National Association etal pawb@fedphe.com

TOTAL: 14